



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name W.T.B. FINANCIAL CORPORATION

City/State SPOKANE, WA

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 10,583,447

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: 1

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

W.T.B. FINANCIAL CORPORATION
717 WEST SPRAGUE AVENUE
SPOKANE, WA 99201

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Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	10,155,701			8,193,981			8,516,516			6,597,165			6,402,279		
Net income (\$000)	71,008			57,526			76,312			83,284			83,056		
Number of BHCs in peer group	132			142			147			146			154		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.87	2.65	65	3.24	2.96	69	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78
+ Non-interest income	0.66	1.09	30	0.73	0.95	37	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46
- Overhead expense	2.22	2.21	55	2.45	2.45	52	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65
- Provision for credit losses	0.12	-0.12	96	0.38	0.45	51	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25
+ Securities gains (losses)	0	0.01	23	0.07	0.02	86	0.05	0.02	79	-0.03	0.01	1	0	0	42
+ Other tax equivalent adjustments	0	0	49	0	0	47	-0.06	0	1	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.20	1.76	10	1.21	1.10	58	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59
Net operating income	0.93	1.34	12	0.94	0.88	55	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Net income	0.93	1.34	12	0.94	0.88	55	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Net income (Subchapter S adjusted)		2.06			1.19			1.27			1.41				1.41
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.02	3.12	41	3.53	3.84	29	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17
Interest expense	0.10	0.26	15	0.20	0.63	6	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2
Net interest income (tax equivalent)	2.93	2.85	51	3.33	3.18	54	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.06	0.12	38	-0.03	0.10	1	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6
Earnings coverage of net loan and lease losses (X)	40.06	26.30	72	-83.74	31.88	8	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8
Allowance for loan and lease losses / Total loans and leases not held-for-sale	2.55	1.32	92	2.08	1.29	97	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98
Allowance for loan and lease losses / Total loans and leases	2.54	1.30	92	2.06	1.28	97	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.94	0.58	83	0.24	0.64	18	0.20	0.67	14	0.30	0.56	29	0.26	0.57	23
30-89 days past due loans and leases / Total loans and leases	0.03	0.29	5	0.04	0.23	9	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
Liquidity and Funding															
Net noncore funding dependence	-18.60	-3.31	10	-8.57	4.42	13	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7
Net short-term noncore funding dependence	-18.67	-9.17	17	-8.64	-0.34	20	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9
Net loans and leases / Total assets	50.49	58.81	22	62.20	71.22	19	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Capitalization															
Tier 1 leverage ratio	7.78	9.07	15	8.37	9.60	17	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39
Holding company equity capital / Total assets	7.74	10.79	9	8.65	10.43	19	8.22	10.51	15	9.71	11.37	22	9.20	11.21	21
Total equity capital (including minority interest) / Total assets	7.74	10.91	8	8.65	10.50	18	8.22	10.57	14	9.71	11.43	21	9.20	11.30	21
Common equity tier 1 capital / Total risk-weighted assets	12.71	12.64	57	13.22	12.30	70	13.29	12.44	69	13.02	12.50	67	13.36	12.37	73
Net loans and leases / Equity capital (X)	6.52	5.47	74	7.19	7.04	55	6.77	6.79	52	6.39	6.55	46	6.57	6.70	47
Cash dividends / Net income	19.83	27.22	35	24.48	32.07	39	24.60	29.42	41	21.46	25.65	41	14.15	24.05	35
Cash dividends / Net income (Subchapter S adjusted)		-3.51			49.44			39.66			93.20				35.12
Growth Rates															
Assets	14.49	9.51	73	35.72	16.99	90	36.98	16.11	93	9.34	8.66	62	4.90	9.35	37
Equity capital	2.54	7.52	24	16.43	8.08	87	15.90	8.42	86	15.47	12.19	71	13.54	12.50	68
Net loans and leases	-7.07	-0.66	18	29.44	13.88	89	22.77	9.99	88	12.37	8.63	73	2.90	10.51	18
Noncore funding	17.25	-21.64	90	-51.70	-0.63	3	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53
Parent Company Ratios															
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	10.65	11	0	5.35	25	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	97.18	103.15	13	96.74	104.45	18	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20
Cash from ops + noncash items + op expense / Op expense + dividends	111.43	155.61	36	172.97	142.49	75	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	181,610	173,697	237,475	224,316	202,234	4.56	51.47
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	180,954	172,735	236,262	222,706	200,473	4.76	53.42
Tax-exempt income on loans and leases.....	656	962	1,213	1,610	1,761	-31.81	-66.32
Estimated tax benefit on income on loans and leases.....	171	220	4,519	404	450	-22.41	-83.39
Income on loans and leases (tax equivalent).....	181,781	173,917	241,994	224,720	202,684	4.52	50.32
Investment interest income (tax equivalent).....	42,567	35,083	48,047	42,074	29,975	21.33	155.01
Interest on balances due from depository institutions.....	1,198	2,190	2,490	7,714	15,399	-45.30	34.91
Interest income on other earning assets.....	245	231	308	308	322	6.06	113.04
Total interest income (tax equivalent)	225,791	211,421	292,839	274,816	248,380	6.80	62.88
Interest on time deposits of \$250K or more	154	318	401	919	775	-51.57	
Interest on time deposits < \$250K.....	589	1,101	1,382	2,629	2,383	-46.50	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,964	9,384	11,840	13,297	8,022	-36.45	216.06
Interest on other borrowings and trading liabilities.....	630	1,298	1,590	2,452	452	-51.46	314.47
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	7,337	12,101	15,213	19,297	11,632	-39.37	149.81
Net interest income (tax equivalent).....	218,454	199,320	277,626	255,519	236,748	9.60	61.00
Non-interest income.....	50,507	44,601	63,483	50,150	50,340	13.24	43.54
Adjusted operating income (tax equivalent)	268,961	243,921	341,109	305,669	287,088	10.27	57.41
Overhead expense.....	168,814	150,754	208,740	193,261	180,121	11.98	55.59
Provision for credit losses.....	9,000	23,500	33,000	3,200	2,700		414.29
Securities gains (losses)	0	4,407	3,889	-1,853	0		-100.00
Other tax equivalent adjustments	0	0	-5,000	0	0		-100.00
Pretax net operating income (tax equivalent).....	91,152	74,071	98,258	107,200	104,932	23.06	48.01
Applicable income taxes	19,938	16,285	21,577	23,455	21,379	22.43	-5.27
Tax equivalent adjustments	206	260	369	461	497	-20.77	-80.80
Applicable income taxes (tax equivalent).....	20,144	16,545	21,946	23,916	21,876	21.75	-8.93
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	71,008	57,526	76,312	83,284	83,056	23.44	79.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	71,008	57,526	76,312	83,284	83,056	23.44	79.93
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	71,008	57,526	76,312	83,284	83,056	23.44	79.93
Investment securities income (tax equivalent).....	42,567	35,083	48,047	42,074	29,975	21.33	155.01
US Treasury and agency securities (excluding mortgage-backed securities)	16,938	24,198	29,254	28,891	16,251	-30.00	161.67
Mortgage-backed securities	25,459	10,671	17,715	12,901	13,495	138.58	152.29
All other securities	170	214	1,078	282	229	-20.42	32.57
Cash dividends declared.....	14,080	14,080	18,769	17,872	11,754	0.00	145.64
Common	14,080	14,080	18,769	17,872	11,754	0.00	145.64
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2021	09/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.96	2.90	53	3.44	3.58	32	3.44	3.53	37	4.17	4.19	50	3.88	4.08	33
Less: Interest expense	0.10	0.24	15	0.20	0.59	6	0.18	0.54	5	0.29	0.95	4	0.18	0.75	2
Equals: Net interest income (tax equivalent)	2.87	2.65	65	3.24	2.96	69	3.26	2.96	75	3.87	3.21	86	3.70	3.33	78
Plus: Non-interest income	0.66	1.09	30	0.73	0.95	37	0.75	0.98	39	0.76	0.90	40	0.79	0.90	46
Equals: adjusted operating income (tax equivalent)	3.53	3.80	37	3.97	3.88	53	4.01	3.96	52	4.63	4.16	69	4.48	4.27	61
Less: Overhead expense	2.22	2.21	55	2.45	2.45	52	2.45	2.48	50	2.93	2.59	71	2.81	2.58	65
Less: Provision for credit losses	0.12	-0.12	96	0.38	0.45	51	0.39	0.38	60	0.05	0.12	30	0.04	0.12	25
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	24	0.07	0.02	86	0.05	0.02	79	-0.03	0.01	1	0	0	42
Plus: other tax equivalent adjustments	0	0	49	0	0	47	-0.06	0	1	0	0	46	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.20	1.76	10	1.21	1.10	58	1.15	1.22	47	1.62	1.53	63	1.64	1.55	59
Less: Applicable income taxes (tax equivalent)	0.26	0.41	13	0.27	0.24	59	0.26	0.27	50	0.36	0.35	47	0.34	0.32	54
Less: Minority interest	0	0	41	0	0	46	0	0	45	0	0	45	0	0	46
Equals: Net operating income	0.93	1.34	12	0.94	0.88	55	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	49
Equals: Net income	0.93	1.34	12	0.94	0.88	55	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Memo: Net income (last four quarters)	0.90	1.30	12	1.01	0.95	56	0.90	0.97	43	1.26	1.19	57	1.30	1.22	59
Net income—BHC and noncontrolling (minority) interest	0.93	1.35	10	0.94	0.89	55	0.90	0.97	44	1.26	1.19	57	1.30	1.22	59
Margin Analysis															
Average earning assets / Average assets	98.01	93.09	94	97.51	93.42	95	97.60	93.47	95	97.38	93.22	94	98.13	93.23	96
Average interest-bearing funds / Average assets	49.72	61.98	7	50.04	68.81	3	49.70	68.25	4	53.25	70.66	5	52.41	70.70	3
Interest income (tax equivalent) / Average earning assets	3.02	3.12	41	3.53	3.84	29	3.52	3.78	29	4.28	4.49	30	3.95	4.38	17
Interest expense / Average earning assets	0.10	0.26	15	0.20	0.63	6	0.18	0.57	4	0.30	1.02	4	0.19	0.81	2
Net interest income (tax equivalent) / Average earning assets	2.93	2.85	51	3.33	3.18	54	3.34	3.17	57	3.98	3.45	80	3.77	3.58	58
Yield or Cost															
Total loans and leases (tax equivalent)	4.27	4.07	67	4.39	4.30	58	4.48	4.28	67	5.22	4.98	69	5.05	4.85	66
Interest-bearing bank balances	0.11	0.13	24	0.45	0.40	66	0.31	0.32	54	1.90	2.26	29	2.10	1.88	70
Federal funds sold and reverse repos	0	0.25	21	0	0.48	13	0	0.43	13	2.22	2.02	56	1.81	1.50	53
Trading assets	0.45			0.73			0.80			0.49			0.70		
Total earning assets	3.02	3.09	42	3.52	3.85	22	3.46	3.80	20	4.27	4.47	35	3.95	4.33	20
Investment securities (tax equivalent)	1.93	1.77	64	2.33	2.43	38	2.29	2.32	49	2.37	2.74	17	2.06	2.69	5
US Treasury and agency securities (excluding mortgage-backed securities)	1.75	1.23	81	3.83	2.03	91	3.29	1.87	91	2.31	2.54	41	1.83	2.20	35
Mortgage-backed securities	1.95	1.55	85	1.13	2.15	4	1.35	2.05	4	2.35	2.54	25	2.27	2.44	30
All other securities	2.75	2.85	49	3.27	3.19	62	12.51	3.24	94	3.13	3.80	28	2.96	3.74	23
Interest-bearing deposits	0.19	0.22	48	0.38	0.69	13	0.34	0.62	14	0.54	1.13	8	0.36	0.85	8
Time deposits of \$250K or more	0.51	0.70	30	0.97	1.71	5	0.89	1.60	6	1.30	2.13	4	0.97	1.57	7
Time deposits < \$250K	0.46	0.67	25	0.80	1.59	4	0.76	1.49	5	1.15	1.91	10	0.94	1.42	10
Other domestic deposits	0.17	0.16	63	0.35	0.41	46	0.32	0.36	47	0.46	0.86	14	0.29	0.64	11
Foreign deposits		0.12			1.32			1.24			2.53			1.85	
Federal funds purchased and repos	0.21	0.18	75	0.46	0.41	65	0.41	0.37	66	0.89	1.23	44	0.19	1.03	17
Other borrowed funds and trading liabilities	0	1.29	3	0.36	0.55	57	0.36	0.55	58	0.40	1.03	49	0	2.10	0
All interest-bearing funds	0.19	0.38	18	0.39	0.85	7	0.36	0.79	8	0.55	1.34	4	0.35	1.06	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	50,507	44,601	63,483	50,150	50,340
Fiduciary activities income	16,167	14,052	18,856	17,667	18,137
Service charges on deposit accounts - domestic	4,456	4,380	5,845	6,820	6,890
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	3,087	2,395	3,364	3,065	3,459
Insurance activities revenue.....	10	15	369	27	69
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	118	92	135	79	186
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	6,377	7,248	12,423	3,629	5,874
Other non-interest income.....	20,292	16,419	22,491	18,863	15,725
Total overhead expenses	168,814	150,754	208,740	193,261	180,121
Personnel expense.....	105,566	94,615	130,113	115,573	106,377
Net occupancy expense.....	18,060	16,237	22,223	21,201	18,018
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	45,188	39,902	56,404	56,487	55,726
Fee income on mutual funds and annuities.....	3,087	2,395	3,364	3,065	3,459
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,101	1,060	1,066	1,017	994
Average personnel expense per employee.....	95.88	89.26	122.06	113.64	107.02
Average assets per employee.....	9,224.07	7,730.17	7,989.23	6,486.89	6,440.92

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios														
Mutual fund fee income / Non-interest income	6.11	2.14	86	5.37	0.52	91	5.30	0.51	91	6.11	0.66	91	6.87	1.69
Overhead expenses / Net Interest Income + non-interest income	62.81	58.85	66	61.87	61.08	55	62.17	61.22	56	63.32	61.79	59	62.85	61.22
Percent of Average Assets														
Total overhead expense	2.22	2.21	55	2.45	2.45	52	2.45	2.48	50	2.93	2.59	71	2.81	2.58
Personnel expense.....	1.39	1.23	66	1.54	1.42	64	1.53	1.42	62	1.75	1.50	71	1.66	1.46
Net occupancy expense.....	0.24	0.24	51	0.26	0.30	37	0.26	0.30	36	0.32	0.32	54	0.28	0.31
Other operating expenses.....	0.59	0.72	39	0.65	0.71	41	0.66	0.73	43	0.86	0.76	64	0.87	0.79
Overhead less non-interest income	1.55	1.08	86	1.73	1.44	74	1.71	1.44	72	2.17	1.65	87	2.03	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	62.77	58.34	70	61.80	59.05	67	61.19	58.93	63	63.23	59.91	66	62.74	60.51
Personnel expense.....	39.25	32.89	84	38.79	34.37	79	38.14	33.88	81	37.81	34.17	69	37.05	34.42
Net occupancy expense.....	6.71	6.26	57	6.66	7.14	43	6.51	7.04	42	6.94	7.50	39	6.28	7.33
Other operating expenses.....	16.80	18.68	42	16.36	17.07	45	16.54	17.57	44	18.48	17.93	60	19.41	18.28
Total non-interest income	18.78	28.20	30	18.29	22.56	45	18.61	23.45	44	16.41	19.83	36	17.53	20.30
Fiduciary activities income	6.01	2.27	85	5.76	1.41	88	5.53	1.45	88	5.78	1.61	86	6.32	1.95
Service charges on domestic deposit accounts	1.66	3.25	26	1.80	2.69	37	1.71	2.67	36	2.23	3.21	32	2.40	3.58
Trading revenue.....	0	0.68	25	0	0.11	37	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....	1.15	2.46	43	0.98	0.99	64	0.99	1.03	62	1	0.91	64	1.20	0.85
Insurance activities revenue.....	0	0.38	28	0.01	0.40	54	0.11	0.41	68	0.01	0.37	52	0.02	0.46
Venture capital revenue.....	0	0.03	45	0	0	48	0	0	48	0	0	50	0	0.49
Net servicing fees	0.04	0.56	31	0.04	-0.09	59	0.04	0	57	0.03	0.22	36	0.06	0.52
Net securitization income	0	0.01	43	0	0	49	0	0	48	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	2.37	3.64	47	2.97	5.29	56	3.64	5.55	57	1.19	2.27	57	2.05	1.98
Other non-interest income.....	7.54	9.39	43	6.73	7.27	51	6.59	7.76	44	6.17	7.41	38	5.48	7.05
Overhead less non-interest income	43.99	29.67	90	43.52	35.71	66	42.58	34.63	72	46.82	39.47	72	45.21	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.87	21.49	52	21.99	20.31	55	21.96	20.30	53	21.88	21.51	47	20.37	18.37
Applicable income tax + TE / Pretax net operating income + TE	22.10	23.11	37	22.34	22.97	42	22.34	22.51	41	22.31	23.31	39	20.85	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Real estate loans	3,466,779	3,122,232	3,181,695	2,854,185	2,508,973	11.04	51.64	
Commercial and industrial loans	1,388,127	2,185,700	1,917,962	1,210,405	1,078,685	-36.49	44.44	
Loans to individuals	120,961	123,442	114,867	137,487	115,585	-2.01	19.32	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	300,905	302,924	236,216	226,569	205,078	-0.67	25.94	
Other loans and leases	206,051	136,775	140,792	113,951	139,077	50.65	36.36	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	5,482,823	5,871,073	5,591,532	4,542,597	4,047,398	-6.61	46.65	
Less: Allowance for loan and lease losses	139,316	121,077	132,811	96,415	90,749	15.06	61.24	
Net loans and leases	5,343,507	5,749,996	5,458,721	4,446,182	3,956,649	-7.07	46.31	
Debt securities that reprice or mature in over 1 year	2,959,461	2,243,229	2,543,680	1,895,394	1,584,963	31.93	151.85	
Mutual funds and equity securities	17	12	13	13	11	41.67		
Subtotal	8,302,985	7,993,237	8,002,414	6,341,589	5,541,623	3.88	72.00	
Interest-bearing bank balances	1,806,151	903,066	1,463,300	523,953	751,180	100.00	503.51	
Federal funds sold and reverse repos	0	0	0	0	0			
Debt securities that reprice or mature within 1 year	34,501	34,099	34,680	429	4,288	1.18	72.58	
Trading assets	0	0	0	0	0			
Total earning assets	10,143,637	8,930,402	9,500,394	6,865,971	6,297,091	13.59	97.09	
Non-interest-bearing cash and due from depository institutions	129,303	109,194	101,565	102,603	106,555	18.42	47.43	
Premises, fixed assets, and leases	103,073	108,757	108,507	105,590	55,523	-5.23	124.26	
Other real estate owned	0	0	0	0	0		-100.00	
Investment in unconsolidated subsidiaries	22,496	6,832	7,986	887	916	229.27	2226.37	
Intangible and other assets	184,938	88,800	95,511	89,613	92,265	108.26	104.04	
Total assets	10,583,447	9,243,985	9,813,963	7,164,664	6,552,350	14.49	96.97	
Quarterly average assets	10,495,732	8,953,534	9,484,120	6,864,680	6,629,764	17.22	98.21	
Average loans and leases (YTD)	5,677,913	5,281,186	5,396,810	4,305,262	4,014,063	7.51	56.71	
Memoranda								
Loans held-for-sale	9,611	43,524	28,572	29,266	4,126	-77.92	-64.71	
Loans not held-for-sale	5,473,212	5,827,549	5,562,960	4,513,331	4,043,272	-6.08	47.47	
Real estate loans secured by 1–4 family	1,103,108	982,799	976,987	869,280	736,226	12.24	70.35	
Commercial real estate loans	2,309,687	2,098,765	2,160,090	1,946,099	1,730,631	10.05	44.48	
Construction and land development	566,154	499,877	531,626	461,067	426,346	13.26	47.66	
Multifamily	199,086	198,584	207,934	177,247	138,534	0.25	58.32	
Nonfarm nonresidential	1,544,447	1,400,304	1,420,530	1,307,785	1,165,751	10.29	41.76	
Real estate loans secured by farmland	53,984	40,668	44,618	38,806	42,116	32.74	34.87	
Total investment securities	2,993,979	2,277,340	2,578,373	1,895,836	1,589,262	31.47	150.52	
U.S. Treasury securities	47,277	89,210	49,301	25,706	107,920	-47.00	190.27	
US agency securities (excluding mortgage-backed securities)	1,235,028	901,074	1,012,865	1,353,336	905,176	37.06	137.78	
Municipal securities	8,297	8,551	8,486	9,046	7,689	-2.97	115.79	
Mortgage-backed securities	1,703,360	1,278,493	1,507,708	507,735	568,466	33.23	159.83	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	17	12	13	13	11	41.67		
Available-for-sale securities	387,941	1,711,102	1,700,704	1,247,616	1,031,059	-77.33	-51.33	
U.S. Treasury securities	1,007	89,210	49,301	25,706	107,920	-98.87	-93.82	
US agency securities (excluding mortgage-backed securities)	52,681	598,308	593,482	904,545	580,809	-91.20	-80.81	
Municipal securities	4,740	4,904	4,858	5,342	5,339	-3.34	249.30	
Mortgage-backed securities	329,513	1,018,680	1,053,063	312,023	336,991	-67.65	-34.74	
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	-9,613	33,894	30,336	5,199	-8,589			
Available-for-sale securities appreciation (depreciation)	10,781	91,800	80,561	11,413	-25,518	-88.26	61.76	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	403,700	544,066	393,299	410,992	430,030	-25.80	10.10	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	873,894	744,520	885,108	669,655	522,903	17.38	85.65
NOW, ATS and transaction accounts	96,823	77,970	93,902	72,142	58,799	24.18	56.90
Time deposits less brokered deposits < \$250K	165,339	177,763	175,629	193,938	266,728	-6.99	
MMDA and other savings accounts	8,227,337	7,104,721	7,495,199	5,247,958	4,701,864	15.80	115.56
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	9,363,393	8,104,974	8,649,838	6,183,693	5,550,294	15.53	108.82
Time deposits of \$250K or more	33,610	46,945	48,953	43,169	88,627	-28.41	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	242,293	205,481	216,428	163,069	259,857	17.92	24.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	20,063	0	0	161	0		
Other borrowings w/remaining maturity over 1 year	0	0	0	19,820	0		
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	295,966	252,426	265,381	226,219	348,484	17.25	-15.59
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	104,481	87,246	92,226	58,848	50,907	19.75	188.02
Total liabilities	9,763,840	8,444,646	9,007,445	6,468,760	5,949,685	15.62	100.45
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	19,152	23,234	24,241	26,756	32,425	-17.57	-31.40
Common surplus	32,665	32,665	32,665	32,665	32,665	0.00	0.00
Retained earnings	764,317	693,291	707,389	649,845	584,433	10.24	65.61
Accumulated other comprehensive income	3,627	50,149	42,223	-13,344	-46,858	-92.77	
Other equity capital components	-154	0	0	-18	0		
Total holding company equity capital	819,607	799,339	806,518	695,904	602,665	2.54	63.23
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	819,607	799,339	806,518	695,904	602,665	2.54	63.23
Total liabilities and capital	10,583,447	9,243,985	9,813,963	7,164,664	6,552,350	14.49	96.97
Memoranda							
Non-interest-bearing deposits	4,266,671	3,798,531	4,151,294	2,817,134	2,413,511	12.32	127.46
Interest-bearing deposits	5,130,332	4,353,388	4,547,497	3,409,728	3,225,410	17.85	85.59
Total deposits	9,397,003	8,151,919	8,698,791	6,226,862	5,638,921	15.27	102.51
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	806,518	695,904	695,904	602,665	530,791		
Accounting restatements	0	0	0	0	0		
Net income	71,008	57,526	76,312	83,284	83,056		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	-5,088	-3,523	-2,515	-5,668	2,255		
Sale of treasury stock	6,377	4,746	4,746	7,952	0		
Less: Purchase of treasury stock	6,531	4,727	4,727	7,971	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	14,080	14,080	18,769	17,872	11,754		
Change in other comprehensive income	-38,597	63,493	55,567	33,514	-1,683		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	819,607	799,339	806,518	695,904	602,665		

Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	32.76	36.06	36	33.78	48.65	13	32.42	48.33	11	39.84	52.67	20	38.29	53.63	16
Commercial and industrial loans	13.12	11.11	67	23.64	14.90	84	19.54	13.47	78	16.89	11.45	80	16.46	11.42	76
Loans to individuals	1.14	3.60	46	1.34	2.25	60	1.17	2.29	57	1.92	2.71	65	1.76	2.65	65
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0	45	0	0	45	0	0	44	0	0	44
Agricultural loans.....	2.84	0.21	95	3.28	0.49	92	2.41	0.43	90	3.16	0.53	91	3.13	0.47	93
Other loans and leases.....	1.95	4.26	30	1.48	1.38	67	1.43	1.39	68	1.59	1.08	72	2.12	2.64	56
Net loans and leases.....	50.49	58.81	22	62.20	71.22	19	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Debt securities over 1 year.....	27.96	18.32	80	24.27	12.63	91	25.92	13.53	91	26.45	13.66	91	24.19	13.20	90
Mutual funds and equity securities	0	0.05	27	0	0.05	41	0	0.05	45	0	0.06	37	0	0.05	39
Subtotal	78.45	78.17	42	86.47	84.60	59	81.54	83.47	33	88.51	86.76	63	84.57	87.24	27
Interest-bearing bank balances	17.07	9.37	86	9.77	5.75	78	14.91	6.78	89	7.31	2.97	86	11.46	2.30	94
Federal funds sold and reverse repos	0	0.53	27	0	0.02	37	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	0.33	1.51	20	0.37	1.92	20	0.35	2.03	18	0.01	2.10	3	0.07	2.14	9
Trading assets	0	0.58	19	0	0.04	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	95.84	91.57	94	96.61	92.90	94	96.80	92.98	95	95.83	92.39	91	96.10	92.24	93
Non-interest cash and due from depository institutions.....	1.22	0.99	66	1.18	1.03	63	1.03	1.07	55	1.43	1.14	70	1.63	1.25	70
Other real estate owned.....	0	0.01	6	0	0.03	12	0	0.03	13	0	0.04	10	0	0.04	9
All other assets.....	2.93	7.39	2	2.21	5.96	1	2.16	5.87	2	2.74	6.41	3	2.27	6.39	1
Memoranda															
Short-term investments	17.39	12.31	75	10.14	8.13	66	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88
U.S. Treasury securities.....	0.45	1.18	58	0.97	0.17	88	0.50	0.19	85	0.36	0.29	76	1.65	0.37	88
US agency securities (excluding mortgage-backed securities)	11.67	0.75	99	9.75	1.10	97	10.32	1.28	95	18.89	1.25	99	13.81	1.67	98
Municipal securities	0.08	1.70	26	0.09	2.76	20	0.09	2.96	19	0.13	2.58	17	0.12	2.66	18
Mortgage-backed securities	16.09	13.46	66	13.83	8.33	82	15.36	8.52	84	7.09	9.38	38	8.68	8.73	56
Asset-backed securities	0	0.47	25	0	0.31	32	0	0.35	32	0	0.30	34	0	0.26	33
Other debt securities	0	0.51	8	0	0.57	13	0	0.60	12	0	0.53	15	0	0.52	16
Loans held-for-sale.....	0.09	0.50	37	0.47	0.60	58	0.29	0.58	49	0.41	0.39	74	0.06	0.29	47
Loans held for investment	51.71	58.34	24	63.04	70.89	21	56.68	69.07	13	62.99	72.01	17	61.71	73.24	12
Real estate loans secured by 1–4 family	10.42	11.57	47	10.63	14.69	41	9.96	14.47	39	12.13	16.02	39	11.24	16.83	34
Revolving	1.75	1.44	62	1.87	1.87	54	1.92	1.79	57	2.37	2.24	57	2.84	2.43	60
Closed-end, secured by first liens	8.49	9.73	44	8.44	12.19	38	7.79	12.11	35	9.28	13.07	36	7.77	13.60	26
Closed-end, secured by junior liens	0.18	0.19	65	0.32	0.30	59	0.25	0.27	52	0.48	0.37	65	0.63	0.41	76
Commercial real estate loans	21.82	22.35	48	22.70	30.62	23	22.01	30.65	20	27.16	33.26	32	26.41	33.39	27
Construction and land development	5.35	3.40	76	5.41	4.50	67	5.42	4.32	65	6.44	5	70	6.51	4.78	71
Multifamily	1.88	3.32	39	2.15	4.86	32	2.12	5.03	31	2.47	4.76	36	2.11	5.12	32
Nonfarm nonresidential	14.59	14.65	48	15.15	19.89	25	14.47	19.97	24	18.25	21.85	33	17.79	21.85	30
Real estate loans secured by farmland	0.51	0.35	72	0.44	0.92	58	0.45	0.85	58	0.54	0.95	58	0.64	0.88	63

Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	63.23	60.51	47	53.18	67.98	19	56.90	69.38	21	62.83	72.74	26	61.99	72.88	26
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.12	20	49	16.74	20.63	46	17.47	20.91	45	19.14	22.29	46	18.19	23.13	42
Real estate loans secured by 1–4 family.....	3.38	2.47	65	2.95	2.64	60	3.37	2.61	66	3.74	3.13	61	4.60	3.34	68
Revolving	16.73	17.35	48	13.79	17.60	42	14.10	17.94	42	15.40	18.71	44	13.59	19.33	37
Closed-end.....	42.13	37.13	54	35.75	43.01	28	38.63	44.23	30	42.84	46.16	42	42.76	45.57	43
Construction and land development.....	10.33	5.69	82	8.51	6.32	71	9.51	6.26	78	10.15	6.97	73	10.53	6.53	79
1–4 family.....	1.53	1.19	65	1.42	1.30	62	1.35	1.14	62	1.81	1.47	69	1.90	1.52	67
Other.....	8.80	4.46	87	7.09	4.93	77	8.16	4.94	84	8.34	5.34	78	8.63	4.90	82
Multifamily.....	3.63	5.41	42	3.38	6.62	36	3.72	7.01	36	3.90	6.42	43	3.42	6.76	37
Nonfarm nonresidential	28.17	24.45	59	23.85	28.13	30	25.41	29.04	34	28.79	30.59	42	28.80	30.16	40
Owner-occupied.....	13.42	8.31	81	11.47	9.66	68	12.14	10	70	14.15	10.68	77	15.74	10.31	84
Other.....	14.75	15.83	45	12.38	17.99	23	13.27	18.53	25	14.64	19.36	30	13.07	19.35	23
Real estate loans secured by farmland.....	0.98	0.61	73	0.69	1.33	59	0.80	1.30	62	0.85	1.38	59	1.04	1.27	65
Real estate loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0	45	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	25.32	19.45	75	37.23	21.39	89	34.30	19.85	88	26.65	16.16	82	26.65	16.21	81
Loans to individuals	2.21	6.58	47	2.10	3.35	60	2.05	3.53	59	3.03	4	67	2.86	3.89	67
Credit card loans	0.20	0.51	67	0.21	0.03	90	0.21	0.03	89	0.35	0.04	93	0.43	0.04	94
Agricultural loans.....	5.49	0.38	96	5.16	0.75	92	4.22	0.69	91	4.99	0.78	91	5.07	0.69	93
Other loans and leases.....	3.76	8.42	37	2.33	2.01	68	2.52	2.07	70	2.51	1.48	73	3.44	3.74	58
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	362.90	383.43	40	358.77	482.80	18	354.66	473.75	17	354.27	493.53	19	338.93	505.61	15
Real estate loans secured by 1–4 family.....	115.47	124.74	46	112.93	146.18	41	108.90	142.34	39	107.90	151.03	35	99.45	161.34	31
Revolving	19.43	15.53	62	19.88	18.80	57	21.03	17.81	60	21.08	21.25	57	25.12	23.52	57
Closed-end.....	96.05	107.54	46	93.05	124.94	38	87.88	122.21	37	86.82	127.10	34	74.33	134.73	27
Commercial real estate loans	241.78	238.58	48	241.16	305.38	27	240.78	302.08	28	241.55	311.74	28	233.78	316.03	25
Construction and land development.....	59.26	36.07	80	57.44	44.95	69	59.26	42.85	73	57.23	46.63	64	57.59	44.92	70
1–4 family.....	8.78	7.44	64	9.61	8.97	62	8.42	7.52	62	10.21	9.52	61	10.40	10.21	61
Other.....	50.49	28.34	84	47.83	35.48	72	50.84	33.94	78	47.02	35.90	68	47.19	33.75	73
Multifamily.....	20.84	35.29	41	22.82	48.04	34	23.18	48.67	35	22	44.76	36	18.71	48.38	29
Nonfarm nonresidential	161.67	156.30	50	160.91	199.50	30	158.35	198.42	31	162.32	206.64	29	157.48	208.15	27
Owner-occupied.....	77	52.63	73	77.40	68.21	65	75.64	67.98	60	79.79	71.54	61	86.04	70.68	67
Other.....	84.67	100.99	37	83.51	126.61	24	82.71	125.78	24	82.53	130.65	25	71.43	134.17	16
Real estate loans secured by farmland.....	5.65	3.67	73	4.67	8.98	60	4.97	8.35	60	4.82	8.66	59	5.69	8.13	61
Real estate loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.03	45	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	145.31	116.17	67	251.15	149.76	84	213.79	133.93	82	150.24	106.70	74	145.71	107.07	73
Loans to individuals	12.66	36.56	44	14.18	21.71	62	12.80	22.15	59	17.07	24.83	65	15.61	24.45	63
Credit card loans	1.15	2.58	66	1.38	0.18	91	1.29	0.20	89	1.96	0.24	91	2.33	0.24	92
Agricultural loans.....	31.50	2.03	96	34.81	4.72	94	26.33	4.17	91	28.12	4.86	90	27.70	4.49	91
Other loans and leases.....	21.57	47.63	32	15.72	13.71	68	15.69	13.62	70	14.14	10.25	70	18.79	25.58	56
Supplemental															
Non-owner occupied CRE loans / Gross loans	30.02	29.25	52	25.68	33.11	28	28.08	34	31	30.77	35.38	38	28.81	35.09	32
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	172.32	187.63	46	173.26	234.95	31	175.02	232.08	30	173.51	239.13	27	157.49	243.62	21
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	249.33	244.92	48	250.66	307.95	29	250.66	304.52	29	253.30	315.15	28	243.54	318.90	25

Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Short-term investments	17.39	12.31	75	10.14	8.13	66	15.26	9.38	82	7.32	5.36	69	11.53	4.70	88
Liquid assets	46.50	29.12	90	35.49	17.53	95	42.13	19.32	97	35.08	16.28	96	37.23	15.56	96
Investment securities	28.29	20.37	73	24.64	15.18	86	26.27	16.07	84	26.46	16.41	87	24.25	16.02	84
Net loans and leases	50.49	58.81	22	62.20	71.22	19	55.62	69.27	11	62.06	72.36	14	60.39	73.30	11
Net loans, leases and standby letters of credit	51.27	59.61	21	63.09	71.59	19	56.46	69.67	12	63.12	72.78	14	61.79	73.71	11
Core deposits	88.47	75.52	98	87.68	74.82	98	88.14	76.49	98	86.31	71.61	97	84.71	69.97	95
Noncore funding	2.80	10.15	12	2.73	11.99	7	2.70	10.29	11	3.16	14.61	8	5.32	16.58	14
Time deposits of \$250K or more	0.32	1.67	8	0.51	3.57	5	0.50	3.37	5	0.60	4.33	4	1.35	4.28	10
Foreign deposits	0	0.33	39	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	2.29	1.19	81	2.22	0.65	86	2.21	0.62	84	2.28	0.77	85	3.97	0.96	89
Secured federal funds purchased	0	0	49	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	2.29	0.54	90	2.22	0.63	86	2.21	0.59	85	2.28	0.75	86	3.97	0.97	89
Commercial paper	0	0.01	45	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	0.19	0.88	48	0	1.44	12	0	1.06	16	0	2.75	14	0	3.63	8
Earning assets that reprice within 1 year	32.87	38.80	33	26.09	30.86	41	30.24	31.93	52	31.83	33.16	51	27.25	32.35	37
Interest-bearing liabilities that reprice within 1 year	1.38	6.64	6	1.92	14.99	1	1.81	14.04	2	2.42	18.54	2	4.36	18.20	5
Long-term debt that reprices within 1 year	0	0.27	31	0	0.10	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	31.50	30.83	48	24.17	15.28	67	28.43	17.03	72	29.41	13.71	76	22.89	12.98	67
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-18.60	-3.31	10	-8.57	4.42	13	-15.40	0.77	11	-4.70	10.70	10	-7.34	13.54	7
Net short-term noncore funding dependence	-18.67	-9.17	17	-8.64	-0.34	20	-15.48	-3.25	14	-5.09	5.88	14	-7.50	8.57	9
Short-term investment / Short-term noncore funding	633.59	304.29	85	380.58	162.16	85	578.08	230.45	85	260.06	78.10	89	222.45	62.28	87
Liquid assets - short-term noncore funding / Nonliquid assets	81.78	36.72	90	50.89	12.43	96	68.24	16.27	97	49.70	6.90	97	51.05	4.17	97
Net loans and leases / Total deposits	56.86	73.05	13	70.54	87.55	13	62.75	84.20	7	71.40	90.96	11	70.17	92.88	9
Net loans and leases / Core deposits	57.07	78.83	11	70.94	95.84	9	63.11	91.10	6	71.90	102.55	8	71.29	106.50	5
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-1.18	0.50	4	4.52	0.97	92	3.97	0.88	92	0.73	0.36	79	-1.32	-0.47	12
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.32	1.06	61	12.25	3.74	95	10.54	3.63	95	1.61	1.28	68	-3.93	-1.95	13
Structured notes appreciation (depreciation) / Tier 1 capital	0				0.01			0.03			-0.02			-0.04	
Percent of Investment Securities															
Held-to-maturity securities	87.04	13.65	98	24.86	5.66	88	34.04	5.36	89	34.19	7.25	87	35.12	10.76	85
Available-for-sale securities	12.96	84.59	1	75.14	92.94	12	65.96	93.39	11	65.81	91.33	13	64.88	88.32	15
U.S. Treasury securities	1.58	6.01	51	3.92	1.17	84	1.91	1.22	81	1.36	2.07	73	6.79	2.08	85
US agency securities (excluding mortgage-backed securities)	41.25	4.24	97	39.57	7.91	94	39.28	8.39	93	71.38	8.16	97	56.96	11	96
Municipal securities	0.28	8.38	20	0.38	18.02	14	0.33	18.61	14	0.48	15.40	12	0.48	16.63	15
Mortgage-backed securities	56.89	66.09	34	56.14	55.30	47	58.48	54.48	56	26.78	57.07	15	35.77	54.50	23
Asset-backed securities	0	2.45	25	0	1.75	32	0	1.97	32	0	1.70	34	0	1.54	33
Other debt securities	0	3.01	8	0	4.31	13	0	4.34	12	0	3.73	15	0	3.75	16
Mutual funds and equity securities	0	0.29	27	0	0.43	41	0	0.44	45	0	0.49	36	0	0.41	39
Debt securities 1 year or less	1.15	8.18	15	1.50	13.81	9	1.35	13.69	10	0.02	13.55	2	0.27	13.91	5
Debt securities 1 to 5 years	17.64	17.39	55	13.26	20.70	40	16.45	20.49	47	18.36	23.43	43	44.68	23.42	82
Debt securities over 5 years	81.20	72.07	60	85.24	61.16	85	82.21	61.87	79	81.62	58.63	79	55.05	58.36	41
Pledged securities	13.48	33.37	24	23.89	46.91	25	15.25	44.55	16	21.68	43.76	24	27.06	42.20	30
Structured notes, fair value	0	0.06	41	0	0.04	41	0	0.03	42	0	0.09	39	0	0.15	39
Percent Change from Prior Like Quarter															
Short-term investments	96.41	64.27	72	1,019.52	122.49	96	185.67	136.94	71	-30.59	32.84	9	0.35	16.28	43
Investment securities	31.47	32.48	54	17.02	12.57	64	36	16.36	78	19.29	4.80	83	14.57	8.02	74
Core deposits	15.53	16.96	52	46.20	22.22	92	39.88	23.17	89	11.41	9.96	62	3.68	10.40	33
Noncore funding	17.25	-21.64	90	-51.70	-0.63	3	17.31	-12.78	85	-35.08	4.16	4	9.87	6.76	53

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,687,028	2,328,100	2,160,393
Commit: Secured commercial real estate loans	531,739	487,858	450,872	422,831	406,720
Commit: Unsecured real estate loans	45,562	41,798	48,820	43,367	71,484
Credit card lines (reported semiannually, June/Dec)			140,134	129,845	123,741
Securities underwriting	0	0	0	0	0
Standby letters of credit	82,150	81,678	82,619	76,466	92,242
Commercial and similar letters of credit	100	111	111	0	43
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	13,124	54,327	32,961	30,248	4,272
Written options contracts (interest rate)	22,462	95,601	68,870	26,326	13,726
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	93,061	93,542	93,302	94,437	95,527
Futures and forward foreign exchange	407	232	47	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			27.38	16.09	91
Standby letters of credit	0.78	0.66	70	0.88	0.31
Commercial and similar letters of credit	0	0.02	46	0	0.01
Securities lent	0	0.10	42	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0
Derivative contracts	1.22	47.31	9	2.64	4.12
Interest rate contracts	1.22	35.15	9	2.63	3.99
Interest rate futures and forward contracts	0.12	4.39	36	0.59	0.24
Written options contracts (interest rate)	0.21	1.69	33	1.03	0.30
Purchased options contracts (interest rate)	0	1.29	22	0	0.02
Interest rate swaps	0.88	20.27	15	1.01	2.72
Foreign exchange contracts	0	6.12	54	0	0
Futures and forward foreign exchange contracts	0	3.76	56	0	0
Written options contracts (foreign exchange)	0	0.04	40	0	0
Purchased options contracts (foreign exchange)	0	0.04	40	0	0
Foreign exchange rate swaps	0	0.76	39	0	0
Equity, commodity, and other derivative contracts	0	0.91	34	0	0
Commodity and other futures and forward contracts	0	0.07	43	0	0
Written options contracts (commodity and other)	0	0.31	38	0	0
Purchased options contracts (commodity and other)	0	0.21	39	0	0
Commodity and other swaps	0	0.30	37	0	0
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			49.79	24.20	97
			54.08	24.81	97
			53.82	25.18	96

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	129,054	243,702	195,180	151,011	113,525
Interest rate contracts	128,647	243,470	195,133	151,011	113,525
Foreign exchange contracts.....	407	232	47	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	13,531	54,559	33,008	30,248	4,272
Written options	22,462	95,601	68,870	26,326	13,726
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	22,462	95,601	68,870	26,326	13,726
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	93,061	93,542	93,302	94,437	95,527
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	129,054	243,702	195,180	151,011	113,525
Interest rate contracts	128,647	243,470	195,133	151,011	113,525
Foreign exchange contracts.....	407	232	47	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	106,592	148,101	126,310	124,685	95,527
One year or less	13,531	54,802	33,069	30,441	0
Over 1 year to 5 years	9,061	9,299	9,241	10,244	1,842
Over 5 years	84,000	84,000	84,000	84,000	93,685
Gross negative fair value (absolute value)	6,111	8,617	7,910	4,353	1,862
Gross positive fair value.....	6,094	8,673	7,949	4,327	1,855
Held for trading.....	0	0	0	0	0
Non-traded.....	6,094	8,673	7,949	4,327	1,855
Current credit exposure on risk-based capital derivative contracts	6,094	8,224	7,641	4,216	1,784
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	99.68	94.10	42	99.90	98.83	17	99.98	99.50	16	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0.32	3.22	62	0.10	0.11	88	0.02	0.19	86	0	0.14	42	0	0	46
Foreign exchange contracts	0	1.21	34	0	0.04	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards	10.48	12.59	60	22.39	15.97	69	16.91	15.03	64	20.03	14.06	67	3.76	11.75	56
Written options	17.41	7.18	82	39.23	12.24	88	35.29	10.24	88	17.43	11.73	72	12.09	11.14	71
Exchange-traded	0	0.11	42	0	0	50	0	0	50	0	0	48	0	0	49
Over-the-counter	17.41	6.91	83	39.23	12.24	88	35.29	10.24	88	17.43	10.84	72	12.09	10.65	71
Purchased options	0	3.41	19	0	1.50	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0.12	41	0	0	50	0	0	50	0	0	49	0	0	49
Over-the-counter	0	3.01	20	0	1.50	34	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	72.11	71.71	39	38.38	70.10	25	47.80	71.83	30	62.54	64.61	40	84.15	65.42	47
Held for trading	0	40.70	21	0	14.82	35	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	34.66	21	0	14.33	35	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	1.55	33	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0.61	40	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	59.30	78	100	85.18	64	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	99.68	56.22	68	99.90	84.39	38	99.98	83.02	39	100	84.69	69	100	85.51	64
Foreign exchange contracts	0.32	0.36	81	0.10	0.01	92	0.02	0	90	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0.11	38	0	0	48	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	82.59	91.91	20	60.77	77.92	26	64.71	79.60	30	82.57	80.07	40	84.15	82.85	33
One year or less	10.48	27.90	38	22.49	16.53	65	16.94	15.52	64	20.16	15.20	67	0	12.75	13
Over 1 year to 5 years	7.02	29.78	18	3.82	17	34	4.73	19.75	32	6.78	22.92	30	1.62	22.66	33
Over 5 years	65.09	29.19	83	34.47	32.29	51	43.04	32.47	56	55.63	34.12	72	82.52	36.28	85
Gross negative fair value (absolute value)	4.74	1.18	96	3.54	3.06	53	4.05	2.84	69	2.88	1.30	92	1.64	0.66	91
Gross positive fair value	4.72	1.59	96	3.56	2.48	75	4.07	2.25	86	2.87	1.14	96	1.63	1.10	80
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	31	0.01	0.01	75	0.01	0.01	76	0.01	0	79	0	0.01	56
Gross positive fair value (X)	0.01	0.06	21	0.01	0.01	77	0.01	0.01	79	0.01	0	78	0	0.01	52
Held for trading (X)	0	0.05	22	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0.01	50	0.01	0	83	0.01	0	85	0.01	0	85	0	0.01	61
Current credit exposure (X)	0.01	0.05	30	0.01	0.01	81	0.01	0.02	62	0.01	0.01	63	0	0	65
Credit losses on derivative contracts	0	0	46	0	0	48	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	48	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.09	0.59	28	0.15	0.10	79	0.13	0.27	59	0.08	0.10	63	0.04	0.06	65

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	132,811	96,415	96,415	90,749	86,784
Gross losses	6,911	1,705	2,134	5,174	5,279
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,416	2,867	5,530	7,640	6,544
Net losses	2,495	-1,162	-3,396	-2,466	-1,265
Provision for loan and lease losses	9,000	23,500	33,000	3,200	2,700
Adjustments	0	0	0	0	0
Ending balance	139,316	121,077	132,811	96,415	90,749
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.12	-0.12	96	0.38	0.45	51	0.39	0.38	61	0.05	0.12	30	0.04	0.12	25
Provision for loan and lease losses / Average loans and leases	0.21	-0.21	96	0.59	0.62	56	0.61	0.53	66	0.07	0.16	31	0.07	0.16	29
Provision for loan and lease losses / Net loan and lease losses	360.72	-65.12	86	-2,022.38	773.99	8	-971.73	672.96	7	-129.76	142.73	10	-213.44	182.69	10
Allowance for loan and lease losses / Total loans and leases not held for sale	2.55	1.32	92	2.08	1.29	97	2.39	1.35	96	2.14	0.94	97	2.24	0.94	98
Allowance for loan and lease losses / Total loans and leases	2.54	1.30	92	2.06	1.28	97	2.38	1.33	96	2.12	0.93	97	2.24	0.93	98
Allowance for loan and lease losses / Net loans and leases losses (X)	41.88	17.40	88		31.01			25.33			17.18			21.35	
Allowance for loan and lease losses / Nonaccrual assets	269.79	330.05	52	853.14	318.06	89	1,163.78	336.78	92	713.87	315.75	85	850.43	285.36	90
ALLL / 90+ days past due + nonaccrual loans and leases	267.04	271.93	61	852.84	280.37	91	1,161.95	293.46	93	671.09	283.41	86	755.30	259.30	90
Gross loan and lease losses / Average loans and leases	0.16	0.20	53	0.04	0.14	24	0.04	0.16	18	0.12	0.16	45	0.13	0.15	57
Recoveries / Average loans and leases	0.10	0.08	69	0.07	0.04	82	0.10	0.04	88	0.18	0.05	94	0.16	0.05	92
Net losses / Average loans and leases	0.06	0.12	38	-0.03	0.10	1	-0.06	0.11	2	-0.06	0.11	1	-0.03	0.09	6
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	206.94	25.09	98	55.41	28.34	83	106.88	42.12	89	144.72	41.80	94	104.05	51.25	83
Earnings coverage of net loan and lease losses (X)	40.06	26.30	72	-83.74	31.88	8	-38.54	33.55	7	-44.58	22.46	12	-84.69	29.27	8
Net Loan and Lease Losses By Type															
Real estate loans	-0.12	0.02	1	-0.06	0.03	2	-0.06	0.04	1	-0.20	0.02	0	-0.18	0.01	2
Real estate loans secured by 1–4 family	-0.10	-0.01	6	-0.09	0.01	2	-0.07	0.01	2	-0.07	0.02	4	-0.09	0.01	5
Revolving	-0.39	-0.07	11	-0.44	0	0	-0.33	0	1	-0.24	0.02	2	-0.34	0.02	3
Closed-end	-0.04	-0.01	20	-0.01	0.01	18	-0.01	0.01	22	-0.03	0.02	8	0	0.01	27
Commercial real estate loans	-0.13	0.04	1	-0.04	0.04	4	-0.05	0.05	2	-0.26	0.02	1	-0.22	0.01	3
Construction and land development	-0.55	0.01	1	-0.17	0	4	-0.20	0	4	-1.09	-0.02	1	-0.90	-0.02	2
1–4 family	0	0	57	0	0	48	0	0	50	0	0	54	0	0	54
Other	-0.55	0.01	1	-0.17	-0.01	3	-0.20	-0.01	3	-1.09	-0.02	1	-0.90	-0.02	2
Multifamily	0	0.01	52	0	0	54	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0	0.05	34	0	0.04	41	0	0.07	34	0	0.03	38	0	0.02	39
Owner-occupied	0	0.01	46	0	0.01	46	0	0.01	40	0	0.01	44	0	0.01	43
Other	0	0.04	37	0	0.02	47	0	0.04	40	0	0.01	41	0	0.01	47
Real estate loans secured by farmland	0	-0.01	55	0	0.01	47	0	0.01	44	0	0.01	45	0	0	49
Commercial and industrial loans	-0.01	0.19	15	-0.01	0.16	13	-0.10	0.20	3	0.22	0.27	55	0.22	0.18	60
Loans to individuals	0.72		0.06	0.64	9	0.04	0.66	6	0.12	0.74	14	0.38	0.71	41	
Credit card loans	1.38	2.27	29	2.44	1.74	67	1.88	1.71	60	1.66	1.89	49	2.13	1.65	66
Agricultural loans	2.52	0.02	98	0	0	52	0	0.01	48	0	0.02	46	0	0.03	43
Loans to foreign governments and institutions	0														
Other loans and leases	0.07	0.09	65	0.16	0.17	73	0.14	0.44	65	0.29	0.14	80	0.27	0.28	74

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30-89 days past due loans and leases.....		1,453		2,132		1,688		3,735		7,959					
90+ days past due loans and leases		531		5		18		861		1,344					
Nonaccrual loans and leases.....		51,639		14,192		11,412		13,506		10,671					
Total past due and nonaccrual loans and leases.....		53,623		16,329		13,118		18,102		19,974					
Restructured 30-89 days past due		22		233		22		78		0					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		1,338		6,177		2,779		6,331		2,910					
Total restructured loans and leases		1,360		6,410		2,801		6,409		2,910					
30-89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance		875		949		953		987		886					
Other real estate owned.....		0		0		0		0		0					
Other Assets															
30-89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
Percent of Loans and Leases															
30-89 days past due loans and leases.....	0.03	0.29	5	0.04	0.23	9	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
90+ days past due loans and leases	0.01	0.09	39	0	0.04	33	0	0.04	38	0.02	0.03	61	0.03	0.03	70
Nonaccrual loans and leases.....	0.94	0.54	84	0.24	0.57	19	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25
90+ days past due and nonaccrual loans and leases.....	0.95	0.68	78	0.24	0.64	18	0.20	0.67	16	0.32	0.54	31	0.30	0.54	28
30-89 days past due restructured.....	0	0.01	40	0	0	90	0	0	67	0	0	63	0	0.01	27
90+ days past due restructured	0	0	30	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured.....	0.02	0.12	21	0.11	0.03	81	0.05	0.09	45	0.14	0.07	78	0.07	0.10	50
30-89 days past due loans held for sale	0	0	39	0	0	48	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale.....	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	47	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.03	0.29	5	0.04	0.23	9	0.03	0.26	8	0.08	0.31	12	0.20	0.32	35
90+ days past due assets	0.01	0.09	38	0	0.04	33	0	0.04	38	0.02	0.03	61	0.03	0.03	70
Nonaccrual assets	0.94	0.55	84	0.24	0.58	19	0.20	0.60	16	0.30	0.48	32	0.26	0.49	25
30+ days past due and nonaccrual assets	0.98	1	57	0.28	0.89	11	0.23	0.95	8	0.40	0.87	17	0.49	0.88	23
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.49	0.40	72	0.15	0.46	16	0.12	0.47	14	0.20	0.39	29	0.18	0.39	24
90+ days past due and nonaccrual assets + other real estate owned	0.49	0.42	66	0.15	0.51	15	0.12	0.52	12	0.20	0.45	25	0.18	0.45	21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.50	0.48	62	0.17	0.51	16	0.13	0.63	8	0.20	0.56	13	0.18	0.59	12
Allowance for loan and lease losses	37.71	67.85	27	12.70	59.34	7	9.33	72.10	4	15.11	92.08	5	12.74	95.97	2
Equity capital + allowance for loan and lease losses	5.48	4.12	75	1.67	4.58	18	1.32	5.64	10	1.84	4.77	16	1.67	5.09	14
Tier 1 capital + allowance for loan and lease losses.....	5.50	4.89	68	1.77	5.07	18	1.38	6.21	10	1.81	5.30	13	1.56	5.65	10
Loans and leases + other real estate owned	0.96	0.82	66	0.26	0.71	18	0.22	0.92	8	0.32	0.78	14	0.29	0.82	15

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.25	6	0.04	0.22	12	0.03	0.25	6	0.09	0.28	14	0.12	0.29	24
	90+ days past due		0.01	0.12	47	0	0.04	22	0	0.04	25	0.03	0.03	67	0.02	0.03	65
	Nonaccrual.....		0.10	0.60	11	0.21	0.60	15	0.21	0.63	19	0.19	0.45	23	0.34	0.48	44
Commercial and industrial	30–89 days past due		0.06	0.24	21	0.02	0.13	26	0.04	0.15	28	0.04	0.22	25	0.39	0.23	74
	90+ days past due		0	0.02	36	0	0.02	61	0	0.02	64	0.01	0.02	68	0.05	0.02	84
	Nonaccrual.....		0.23	0.65	24	0.31	0.58	45	0.22	0.61	35	0.63	0.74	56	0.19	0.61	30
Individuals	30–89 days past due		0.36	0.60	38	0.48	0.41	63	0.09	0.52	23	0.51	0.60	46	0.32	0.68	41
	90+ days past due		0.08	0.08	68	0	0.01	69	0	0.02	63	0.01	0.02	67	0	0.03	65
	Nonaccrual.....		0.17	0.17	59	0.40	0.14	81	0.39	0.14	82	0.18	0.12	70	0.11	0.15	58
Depository institution loans	30–89 days past due			0.03			0			0			0				0
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0			0			0			0				0
Agricultural	30–89 days past due		0	0.11	29	0	0.14	32	0	0.07	34	0	0.10	34	0	0.11	34
	90+ days past due		0	0	45	0	0.01	44	0	0	45	0	0	47	0	0.01	44
	Nonaccrual.....		14.90	0.51	96	0	0.60	30	0	0.57	29	0	0.80	28	0	0.46	31
Foreign governments	30–89 days past due			0													
	90+ days past due			0													
	Nonaccrual.....			0.17													
Other loans and leases	30–89 days past due		0	0.11	15	0	0.34	23	0.05	0.67	57	0	0.28	23	0.32	0.18	79
	90+ days past due		0	0.01	33	0	0.01	40	0	0	40	0	0	40	0.22	0	97
	Nonaccrual.....		0.01	0.13	47	0.14	0.14	78	0.09	0.10	78	0.34	0.04	91	0	0.04	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
		Memoranda														
1–4 family	30–89 days past due	0.01	0.36	5	0.07	0.30	21	0.07	0.46	11	0.24	0.53	29	0.25	0.52	31
	90+ days past due	0.04	0.25	54	0	0.06	25	0	0.06	28	0	0.05	28	0.07	0.04	76
	Nonaccrual	0.27	0.76	21	0.54	0.65	52	0.56	0.67	46	0.53	0.55	55	0.53	0.61	48
Revolving	30–89 days past due	0.07	0.33	21	0.12	0.26	44	0.03	0.25	34	0.09	0.36	26	0.19	0.36	42
	90+ days past due	0.23	0.03	91	0	0.02	40	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.26	1.05	24	0.14	0.48	31	0.22	0.46	40	0.32	0.34	53	0.75	0.35	80
Closed-end	30–89 days past due	0	0.36	5	0.06	0.31	20	0.07	0.48	15	0.27	0.56	36	0.27	0.54	39
	90+ days past due	0	0.27	18	0	0.07	26	0	0.06	29	0	0.05	29	0.09	0.05	79
	Nonaccrual	0.27	0.71	23	0.63	0.66	55	0.64	0.69	53	0.58	0.57	54	0.45	0.64	41
Junior lien	30–89 days past due	0	0.01	13	0.01	0.01	58	0	0.01	15	0.04	0.02	79	0.08	0.02	89
	90+ days past due	0	0	34	0	0	43	0	0	44	0	0	41	0.09	0	98
	Nonaccrual	0.11	0.04	87	0.17	0.03	94	0.15	0.03	92	0.18	0.03	91	0.17	0.03	92
Commercial real estate	30–89 days past due	0	0.16	4	0.02	0.16	28	0.01	0.14	24	0.02	0.15	20	0.07	0.16	38
	90+ days past due	0	0.01	26	0	0.03	34	0	0.02	35	0.04	0.02	81	0	0.02	31
	Nonaccrual	0.01	0.48	5	0.06	0.51	14	0.05	0.57	16	0.03	0.34	17	0.26	0.41	51
Construction and development	30–89 days past due	0	0.15	18	0.07	0.17	65	0	0.16	26	0.07	0.20	61	0.27	0.17	71
	90+ days past due	0	0.01	38	0	0.01	43	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0.01	0.31	31	0.04	0.23	48	0.01	0.21	46	0.06	0.18	57	0.42	0.18	77
1–4 family	30–89 days past due	0	0.03	31	0	0.03	38	0	0.03	36	0.04	0.05	73	0	0.07	32
	90+ days past due	0	0	45	0	0	47	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.02	31	0	0.02	39	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.10	21	0.07	0.11	73	0	0.09	30	0.03	0.12	67	0.27	0.06	88
	90+ days past due	0	0	40	0	0.01	43	0	0	44	0	0	44	0	0	45
	Nonaccrual	0.01	0.25	33	0.04	0.18	56	0.01	0.16	50	0.06	0.14	63	0.42	0.10	85
Multifamily	30–89 days past due	0	0.09	26	0	0.04	36	0	0.03	39	0	0.03	38	0	0.03	36
	90+ days past due	0	0	46	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0	0.13	21	0	0.05	36	0	0.10	32	0	0.03	37	0	0.04	34
Nonfarm non-residential	30–89 days past due	0	0.12	5	0.01	0.14	30	0.01	0.14	31	0.01	0.13	21	0	0.17	9
	90+ days past due	0	0.01	28	0	0.02	36	0	0.02	38	0.06	0.02	85	0	0.02	34
	Nonaccrual	0.01	0.58	5	0.07	0.66	16	0.08	0.73	18	0.02	0.36	14	0.23	0.52	42
Owner Occupied	30–89 days past due	0	0.04	10	0.01	0.06	44	0.01	0.05	45	0.01	0.06	33	0	0.08	13
	90+ days past due	0	0	35	0	0	41	0	0.01	40	0.06	0.01	91	0	0	38
	Nonaccrual	0.01	0.20	13	0.06	0.27	23	0.07	0.27	25	0.01	0.19	20	0.22	0.20	64
Other	30–89 days past due	0	0.07	11	0	0.06	25	0	0.06	22	0	0.05	18	0	0.07	18
	90+ days past due	0	0.01	34	0	0.01	39	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.01	0.31	13	0.01	0.28	27	0.01	0.33	29	0.01	0.14	31	0.01	0.22	32
Farmland	30–89 days past due	0	0.13	30	0	0.07	34	0	0.08	33	0	0.21	28	0	0.09	32
	90+ days past due	0	0.01	44	0	0	44	0	0	46	0	0.01	45	0	0	46
	Nonaccrual	0.14	1.06	48	0.24	1.20	57	0.18	1.19	57	0.30	1.06	58	0.28	0.49	63
Credit card	30–89 days past due	0.10	0.79	16	0.08	0.77	44	0.09	1.02	43	0.13	0.87	43	0.06	1.03	46
	90+ days past due	0.01	0.40	32	0.02	0.19	57	0.03	0.22	54	0.06	0.18	64	0.02	0.26	72
	Nonaccrual	0	0.08	36	0	0.03	45	0	0.02	46	0	0	46	0	0.07	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	51,663	55,899	56,906	59,403	65,090										
Retained earnings	764,317	693,291	707,389	649,845	584,433										
Accumulated other comprehensive income (AOCI)	3,627	50,149	42,223	-13,344	-46,858										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	819,607	799,339	806,518	695,904	602,665										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	3,627	50,149	42,224	-13,344	-46,858										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	815,980	749,190	764,294	709,248	649,523										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	815,980	749,190	764,294	709,248	649,523										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	815,980	749,190	764,294	709,248	649,523										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	80,977	71,467	72,652	68,454	61,155										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	80,977	71,467	72,652	68,454	61,155										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	80,977	71,467	72,652	68,454	61,155										
Exited advanced approach tier 2 capital															
Total capital	896,957	820,657	836,946	777,702	710,678										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,495,732	8,953,534	9,484,120	6,864,680	6,629,764										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	5,694	5,948	5,694	5,947	7,097										
Total assets for leverage ratio	10,490,038	8,947,586	9,478,426	6,858,733	6,622,667										
Total risk-weighted assets	6,418,807	5,666,748	5,751,073	5,447,397	4,861,795										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.71	12.59	57	13.22	10.63	74	13.29	10.91	72	13.02	12.50	67	13.36	12.37	73
Common equity tier 1 capital, column B	0	0.29	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.71	13.31	47	13.22	11.33	61	13.29	11.60	60	13.02	13.19	57	13.36	13.03	68
Tier 1 capital, column B	0	0.33	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	13.97	15.21	27	14.48	13.06	50	14.55	13.45	47	14.28	14.63	52	14.62	14.48	64
Total capital, column B	0	0.36	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	7.78	9.07	15	8.37	9.60	17	8.06	9.65	12	10.34	10.39	58	9.81	10.37	39
Supplementary leverage ratio, advanced approaches HCs		6.90													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		10			15			369			27			69	-33.33	-62.96	
Other insurance activities income		10			15			369			27			69	-33.33	-62.96	
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		84,253			8,750			8,833			8,503			8,174	862.89	300.92	

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct									
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.46			60			50			60			66.67					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.54			40			50			40			33.33					
Separate account assets (L/H) / Total life assets	13.15			0			0			0			0					
Insurance activities revenue / Adjusted operating income	0	0.38	28	0.01	0.40	54	0.11	0.41	68	0.01	0.37	52	0.02	0.46	51			
Premium income / Insurance activities revenue	0	2.90	41	0	0.01	46	0	0.01	47	0	0.03	47	0	0	48			
Credit related premium income / Total premium income	31.14			100			100			100			50					
Other premium income / Total premium income	68.86			0			0			0			50					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)	28.21			26.97			19.85			37.86			72.25					
Insurance net income (L/H) / Equity (L/H)	5.51																	
Insurance benefits, losses, expenses / Insurance premiums	-364.02			9.76			-40.91			132.57			116.87					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0				0
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0				0
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	49	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.82	11.72	37	1.01	11.18	14	0.98	11.01	15	1.06	11.53	14	1.10	13.70	14			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0				
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0	49	0	0	49	0	0	49	0	0	49			

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.63			0.06			0.05			0			0	
Cost: Interest-bearing deposits.....		0.12			1.32			1.24			2.53			1.85	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18													
Commercial and industrial loans		0.86									2.35			3.83	
Foreign governments and institutions		0													
Growth Rates															
Net loans and leases.....		-0.16			-55.43			5,672.05			-47.91			-27.26	
Total selected assets.....		3.36			-29.96			6.04			-25.04			5.03	
Deposits		10.74			-43.26			-44.89			2.53			-2.42	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		15,606	23,419	29,108	27,501	13,915	-33.36	68.97
Dividends		15,606	23,419	29,108	27,501	13,915	-33.36	68.97
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		15,606	23,419	29,108	27,501	13,915	-33.36	68.97
Securities gains (losses)		0	0	0	0	0		
Other operating income		1,054	618	746	1,406	2,284	70.55	30.61
Total operating income		16,660	24,037	29,854	28,907	16,199	-30.69	65.89
Operating Expenses								
Personnel expenses		617	536	772	803	705	15.11	18.88
Interest expense		0	0	0	0	0		
Other expenses		1,403	1,054	1,564	1,978	2,082	33.11	64.29
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		2,020	1,590	2,336	2,781	2,787	27.04	47.12
Income (loss) before taxes		14,645	22,444	27,518	25,971	14,077	-34.75	68.92
Applicable income taxes (credit)		-210	-214	-349	-335	35		
Extraordinary items								
Income before undistributed income of subsidiaries		14,855	22,658	27,867	26,306	14,042	-34.44	67.59
Equity in undistributed income of subsidiaries		56,153	34,868	48,445	56,978	69,014	61.04	83.50
Bank subsidiaries		56,153	34,868	48,445	56,978	69,014	61.04	83.50
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		71,008	57,526	76,312	83,284	83,056	23.44	79.93
Memoranda								
Bank net income		71,759	58,287	77,553	84,479	82,929	23.11	80.13
Nonbank net income		0	0	0	0	0		
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	796,808	96.97	773,403	96.48	779,455	96.40	675,534	585,093	3.03	61.22	
Common and preferred stock	796,530	96.94	773,304	96.47	778,960	96.34	674,953	584,475	3.00	61.16	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	278	0.03	99	0.01	495	0.06	581	618	180.81		
Investment in nonbank subsidiaries	800	0.10	832	0.10	853	0.11	887	916	-3.85	-17.27	
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	800	0.10	832	0.10	853	0.11	887	916	-3.85	-17.27	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	1,024	0.12	1,042	0.13	1,037	0.13	1,031	1,010	-1.73	1.39	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	12,438	1.51	15,132	1.89	16,315	2.02	7,731	8,205	-17.80	244.73	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment	9,430	1.15	10,040	1.25	9,887	1.22	10,427	7,640	-6.08	697.80	
Intangible assets	0	0	0	0	0	0	0	0	0		
Other assets	1,209	0.15	1,137	0.14	1,047	0.13	2,464	1,250	6.33	-4.12	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	821,709	100.00	801,586	100.00	808,594	100.00	698,074	604,114	2.51	63.60	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0		
Other liabilities	2,102	0.26	2,247	0.28	2,076	0.26	2,170	1,449	-6.45	1273.86	
Balance due to subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total liabilities	2,102	0.26	2,247	0.28	2,076	0.26	2,170	1,449	-6.45	1273.86	
Equity Capital	819,607	99.74	799,339	99.72	806,518	99.74	695,904	602,665	2.54	63.23	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	19,152	2.33	23,234	2.90	24,241	3	26,756	32,425	-17.57	-31.40	
Common surplus	32,665	3.98	32,665	4.08	32,665	4.04	32,665	32,665	0.00	0.00	
Retained earnings	764,317	93.02	693,291	86.49	707,389	87.48	649,845	584,433	10.24	65.61	
Accumulated other comprehensive income	3,627	0.44	50,149	6.26	42,223	5.22	-13,344	-46,858	-92.77		
Other equity capital components	-154	-0.02	0	0	0	0	-18	0	0		
Total liabilities and equity capital	821,709	100.00	801,586	100.00	808,594	100.00	698,074	604,114	2.51	63.60	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	0	0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS	0	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Profitability																
Net income / Average equity capital.....	11.77	12.52	48	10.09	8.40	67	9.90	9.11	60	12.71	10.58	76	14.94	11.03	85	
Bank net income / Average equity investment in banks	12.34	12.35	58	10.59	8.88	67	10.44	9.38	60	13.28	10.85	75	15.28	11.56	81	
Nonbank net income / Average equity investment in nonbanks		13.18			9.06			9.69			12.07				10.83	
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.04			8.28			8.82			15.16				9.40	
Bank net income / Parent net income	101.06	96.45	46	101.32	105.53	29	101.63	104.93	36	101.43	103.77	36	99.85	104.73	18	
Nonbank net income / Parent net income	0	3.22	15	0	1.04	25	0	1.04	25	0	1.08	24	0	0.99	23	
Subsidiary holding companies' net income / Parent net income		66.57			102.56			101.16			92.33				90.39	
Leverage																
Total liabilities / Equity capital	0.26	16.51	9	0.28	11.32	14	0.26	11.62	14	0.31	9.66	16	0.24	9.50	13	
Total debt / Equity capital	0	11.37	11	0	5.49	23	0	5.79	23	0	3.93	27	0	3.94	26	
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.41	7	0	9.36	13	0	9.67	14	0	7.99	13	0	7.93	12	
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.46	11	0	5.51	23	0	5.79	23	0	3.97	27	0	3.98	26	
Total debt / Equity capital – excess over fair value	0	11.47	11	0	5.49	23	0	5.79	23	0	3.93	27	0	3.94	26	
Long-term debt / Equity capital	0	10.65	11	0	5.35	25	0	5.67	25	0	3.86	27	0	3.76	28	
Short-term debt / Equity capital	0	0.55	39	0	0.02	46	0	0.01	46	0	0.01	46	0	0.03	45	
Current portion of long-term debt / Equity capital	0	0.10	40	0	0	47	0	0	47	0	0	47	0	0	46	
Excess cost over fair value / Equity capital	0	0.08	40	0	0	46	0	0	45	0	0	46	0	0	46	
Long-term debt / Consolidated long-term debt		40.69			18.67			20.97		0	14.37	26			15.49	
Double Leverage																
Equity investment in subs / Equity capital	97.18	103.15	13	96.74	104.45	18	96.58	104.49	15	96.99	104.21	19	96.98	104.10	20	
Total investment in subs / Equity capital	97.32	108.29	9	96.86	104.77	16	96.75	104.82	14	97.20	104.48	17	97.24	104.38	21	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.24	0.27	13	-0.34	0.50	17	-0.36	0.49	15	-0.25	0.44	17	-0.22	0.36	21	
Equity investment in subs – equity cap / Net income-div (X)		0.85			1.95			1.45			1.47				1.18	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	107.62	152.56	35	157.68	123.85	75	145.99	121.76	71	143.68	153.39	61	114.15	113.37	60	
Cash from ops + noncash items + op expense / Op expense + dividend	111.43	155.61	36	172.97	142.49	75	155.46	138.81	70	153.92	152.31	63	137.25	123.74	66	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	78.76	94.59	35	150.15	139.29	69	143.56	140.42	67	99.80	105.99	36	148.19	108.88	81	
Pretax operating income + interest expense / Interest expense		1,645.53			2,350.94			2,318.94			17,211.14				1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,896.20			1,502.61			1,435.81			2,481.22				1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends	110.84	174.48	33	166.33	139.75	73	155.09	137	67	153.88	196.13	54	118.39	140.89	53	
Fees + other income from subsidiaries / Salary + other expenses	0	12.03	34	0	4.08	39	0	4.45	39	0	3.91	38	0	3.76	37	
Net income / Current part of long-term debt + preferred dividends (X)		40.79			184.24			52.16			71.69				106.04	
Other Ratios																
Net assets that reprice within 1 year / Total assets	1.64	3.29	44	1.89	2.05	64	2.02	2.19	63	1.11	1.59	61	1.52	1.59	65	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.60			0			0			0				0	
Nonaccrual		1.04			0			0			8.16				0.70	
Total		1.64			0			0			8.16				0.70	
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	50	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49	
To subsidiary holding companies	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50	
Total	0	0.03	46	0	0	49	0	0	49	0	0	49	0	0	49	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0	1.76	15	0	0.10	30	0	0.09	31	0	0.13	29	0	0.14	27	
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0	49	0	0	49	0	0	49	0	0	49	

Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	94.78	69.90	75	62.14	82.15	30	67.35	79.13	42	67.94	65.39	53	83.71	87.25	50
Dividends declared / Net income	19.83	27.22	35	24.48	32.07	39	24.60	29.39	41	21.46	25.65	41	14.15	24.10	35
Net income – dividends / Average equity.....	9.44	9.25	59	7.62	5.51	74	7.46	6.36	64	9.98	7.61	76	12.83	8.12	88
Percent of Dividends Paid															
Dividends from bank subsidiaries	110.84	160.45	41	166.33	140.63	71	155.09	130.75	65	153.88	160.93	56	118.39	131.90	52
Dividends from nonbank subsidiaries	0	6.19	21	0	1.98	29	0	3.01	28	0	2.59	28	0	2.83	26
Dividends from subsidiary holding companies.....	0	6.32	45	0	0	48	0	0	48	0	0	48	0	0	48
Dividends from all subsidiaries	110.84	213.42	30	166.33	167.32	68	155.09	158.62	62	153.88	209.89	52	118.39	144.51	48
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	21.75	43.30	26	40.18	46.37	43	37.53	43.52	43	32.55	45.88	36	16.78	33.37	32
Interest income from bank subsidiaries.....	0	0.11	25	0	0.06	34	0	0.05	33	0	0.09	32	0	0.11	29
Management and service fees from bank subsidiaries	0	0.87	38	0	0.48	44	0	0.57	43	0	0.47	43	0	0.32	43
Other income from bank subsidiaries.....	0	0	46	0	0	45	0	0	46	0	0	46	0	0.01	44
Operating income from bank subsidiaries	21.75	48.70	23	40.18	55.87	39	37.53	51.02	38	32.55	48.40	35	16.78	35.67	31
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		66.90			71.88			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		2.38			0.05			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0.66			0.02			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.11			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		94.31			74.58			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		36.58			31.53			29.39			65.48			43.51	
Interest income from subsidiary holding companies		5.06			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0.75			0			0			0			0	
Other income from subsidiary holding companies.....		-0.41			0			0			0			0.15	
Operating income from subsidiary holding companies.....		47.30			31.53			29.39			65.48			43.66	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	93.67	72.55	46	97.43	74.88	47	97.50	76.69	51	95.14	77.61	42	85.90	72.95	36
Interest income from bank subsidiaries.....	0	0.27	24	0	0.27	33	0	0.11	33	0	0.23	32	0	0.55	29
Management and service fees from bank subsidiaries	0	1.64	37	0	1.06	44	0	0.96	43	0	0.75	43	0	0.59	43
Other income from bank subsidiaries.....	0	0.03	45	0	0.01	45	0	0.01	46	0	0.01	46	0	0.01	44
Operating income from bank subsidiaries	93.67	82.68	35	97.43	85.13	31	97.50	84.80	37	95.14	94.06	29	85.90	89.39	26
Dividends from nonbank subsidiaries	0	3.56	21	0	1.28	30	0	1.76	28	0	1.13	29	0	2.65	26
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0	45	0	0	46	0	0	45	0	0	46
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0	48	0	0	48	0	0	48	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0	47	0	0	47	0	0	47	0	0	47
Operating income from nonbank subsidiaries	0	5.69	14	0	1.62	25	0	2.06	24	0	1.56	25	0	3.33	23
Dividends from subsidiary holding companies.....	0	2.13	45	0	0	48	0	0	48	0	0	47	0	0	48
Interest income from subsidiary holding companies	0	0.01	45	0	0	50	0	0	50	0	0	49	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	0	48	0	0	47	0	0	47	0	0	47
Loans and advances from subsidiaries / Short term debt.....		152.66			474.53			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		28.03			58.32			59.71			70.71			81.26	